

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re: Frank Joseph Keough And Maria Concetta Keough Debtor / Movants. v. NewRez LLC d/b/a Shellpoint Mortgage Servicing Respondents.	Bankruptcy 19-13280-pmm Chapter 13 Related to Doc. No. 76
---	--

LIMITED RESPONSE TO DEBTORS' MOTION TO SELL REAL PROPERTY

NewRez Llc D/B/A Shellpoint Mortgage Servicing ("Secured Creditor"), by and through its undersigned attorney, hereby files its Limited Response To Motion To Sell Real Property ("Motion") (DE#**76**) and in support thereof states as follows::

1. Secured Creditor holds a first lien on the subject property located at 1951 W Allen St, Allentown, PA 18104 (the "Property").
2. This Court has exclusive jurisdiction over the property in question under 28 USC Section 1334.
3. On March 4, 2021, Frank Joseph Keough and Maria Concetta Keough ("Debtor") filed an Application Of Motion To Sell Real Property for \$ 170,000.00.
4. As of March 8, 2021, the estimated payoff of Secured Creditor's lien is \$113,600.79. This amount should not be relied upon to pay off the loan as interest and additional advances may come due prior to the date of the proposed sale. Secured Creditor will provide an updated payoff at or near the scheduled closing of the refinance.
5. Secured Creditor does not object to the Debtor's Motion to the extent that any sale is subject to Secured Creditor's lien and that Secured Creditor's lien will be paid in full at the closing of said refinance based upon an up to date payoff quote.
6. Secured Creditor is filing its Limited Response in an abundance of caution, as Secured Creditor wants it to be clear that it should not be compelled to participate in a sale of the property absent payment in full of Secured Creditor's mortgage lien on the real property without being given the right to credit bid pursuant to 11 U.S.C. § 363(k).

7. Furthermore, Secured Creditor requests that failure to complete any sale within 90-days of entry of this Order will result in any Order authorizing the sale to be deemed moot.

WHEREFORE, Secured Creditor respectfully requests the Motion be conditionally granted, and any order granting the Motion shall include the terms identified herein; and for such other and further relief as the Court deems just and proper.

Dated: March 19, 2021

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Attorney for Secured Creditor
10700 Abbott's Bridge Rd., Suite 170
Duluth, GA 30097

Telephone: (470) 321-7112

By: /s/ Charles G. Wohlrab

Charles G. Wohlrab, Esquire

PA Bar Number 314532

Email: cwohlrab@raslg.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re: Frank Joseph Keough And Maria Concetta Keough Debtor / Movants. v. NewRez LLC d/b/a Shellpoint Mortgage Servicing Respondents.	Bankruptcy 19-13280-pmm Chapter 13 Related to Doc. No. 76
---	--

LIMITED RESPONSE TO MOTION TO SELL REAL PROPERTY

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I served the above captioned pleadings at the addresses specified below on **March 19, 2021**..

The types of service made on the parties were:

By First-Class Mail:

Frank Joseph Keough
2018 Pierce Drive
Whitehall, PA 18052

Maria Concetta Keough
2018 Pierce Drive
Whitehall, PA 18052

CHARLES LAPUTKA
Laputka Law Office
1344 W. Hamilton St.
Allentown, PA 18102

Trustee
SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100

Reading, PA 19606

U.S. Trustee
United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

**Robertson, Anschutz, Schneid, Crane &
Partners, PLLC**

Attorney for Secured Creditor
10700 Abbott's Bridge Rd., Suite 170
Duluth, GA 30097
Telephone: (470) 321-7112
By: /s/ Charles G. Wohlrab
Charles G. Wohlrab, Esquire
PA Bar Number 314532
Email: cwohlrab@raslg.com